

# **Exhibit 1**



RDPHMS01  
PO Box 1022  
Wixom MI 48393-1022  
ADDRESS SERVICE REQUESTED



October 7, 2015

PHOENIX MANAGEMENT SYSTEMS  
PO Box 3972  
Minneapolis MN 55403-0972

PA01 701244453



Craig Borchardt  
PO BOX 17370  
SAINT PAUL MN 55117-0370



Balance Due: \$189.89  
Client Acct. #: 6A  
Unit Number: 143

### Past Due Balance

\*\*\*Detach Upper Portion And Return With Payment\*\*\*

RE: Consulting Radiologists, Ltd.  
Our Acct. #:

Principal: \$189.89  
Interest: \$0.00  
Balance: \$189.89

This is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days after receiving this notice, this office will obtain verification of the debt or obtain a copy of a judgment, if any, and mail you a copy of such judgment or verification. If you request from this office, in writing, within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Please send payment in full. Our envelope is enclosed for your convenience.

**This collection agency is licensed by the Minnesota Department of Commerce.**

If our client requests we may report your account to the credit bureau thirty days after the date of this notice.

When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your account to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Make a payment and view your account by logging on to our secure server at [www.paiditonline.com](http://www.paiditonline.com). Enter your assigned username and password. If you have any questions call us at 888-789-4100.

Username: 24 Password: T4

For credit card payments of \$50.00 or more, fill out the information below and return the entire letter to us.



Account Number	Payment Amount	Expiration Date
<div style="border-bottom: 1px solid black; height: 1.2em; width: 100%;"></div>	<div style="border-bottom: 1px solid black; height: 1.2em; width: 100%;"></div>	<div style="border-bottom: 1px solid black; height: 1.2em; width: 100%;"></div>

Card Holder Name

Signature of Card Holder

Date

1RDPHMS04PA01

PHOENIX MANAGEMENT SYSTEMS • 7841 Wayzata Boulevard, Suite 200 • Minneapolis, MN 55426-1455  
(612) 870-1211 • (888) 789-4100 • (612) 870-1004 fax

# **Exhibit 2**

Craig Borchardt  
PO Box 17370 Lot #1410  
Saint Paul, MN 55117

October 16, 2015

Phoenix Management Systems  
PO Box 3972  
Minneapolis, MN 55403

**Your account numbers 7 5A and 6 56B**

I am writing to dispute the validity of the above referenced debt. I have no knowledge of receiving any services from your client, Consulting Radiologists, ltd. This is the first I've heard from you, or any other company on this matter.

On your letter dated October 7, 2015 (enclosed), my address is incomplete. Please note that "Lot #1410" is a required portion of my address. Many computers omit it causing issues with delivery. The postal service will regularly returns mail lacking it and other times delivers it at their discretion. In the case of this letter, they delivered it with about a week delay.

Please provide full verification including detailed copies of any bills and reports so a determination can be made as to the validity of this claim. Should I find the claim to be valid, it will be promptly paid. As I am disputing this debt, you should not report it to the credit reporting agencies. Outside of the response I have requested, I demand that you cease any further debt collection communication with me and provide the original creditor a copy of this letter.

I look forward to resolving this matter,

Very truly yours,



Craig Borchardt

enclosures